

**REMARKS**

Claims 1 and 3-48 are pending in the present application. Claims 1, 18, 25, 37, and 45 have been amended. No new matter has been added.

Claims 1, 3-35, 37-42, and 44-48 stand rejected under 35 U.S.C. § 103(a) as unpatentable over Carlisle (U.S. Patent No. 5,649,118), in view of Derksen (U.S. Patent No. 5,478,993), Gungl (U.S. Patent No. 5,912,453), and O'Mahony (Electronic Payment Systems, 1997, ISBN 0-89006-925,5, pp. 208-12) ("EPS"), and further in view of Lee (U.S. Patent No. 6,003,014). Claims 36 and 43 stand rejected under 35 U.S.C. § 103(a) as unpatentable over Carlisle, in view of Derksen, Gungl, EPS, and Lee, and further in view of Taskett (U.S. Patent No. 5,991,748).

**Rejection of Claims 1, 3-35, 37-42, and 44-48 under 35 U.S.C. § 103(a)**

Claims 1, 3-35, 37-42, and 44-48 stand rejected under 35 U.S.C. § 103(a) as unpatentable over Carlisle in view of Derksen, Gungl, and EPS, and in further view of Lee. This rejection is respectfully traversed.

More specifically, claim 1 recites, and claims 18, 25, 37, and 45 similarly recite, "a loyalty application for linking a loyalty program to the first electronic application and the second electronic application." The Examiner now asserts Lee as "teach[ing] the concept of storing (linking) a loyalty application with transit application, stored value application and other applications in memory (col. 4, lines 35-55)." Office Action, page 3. Lee, as cited, states:

Additionally, consumer card 12 may have a transit application program 15 stored in memory which, although a separate application, may run in conjunction with stored value application program 13. Other application programs may also be stored in memory of consumer card 12, such as credit/debit applications, loyalty programs, or the like.

Col. 4, lines 39-45. So Lee recites that multiple application programs can be stored in the memory of a consumer card. Lee notes in particular that the transit application is a *separate* application from the stored value application program. Based on the teaching by Lee, the other application programs, such as credit/debit applications or *loyalty programs are also separate* applications. As a result, Lee does not teach that loyalty programs are linked to the other applications. Thus, Lee fails cure the deficiencies of Derksen, Gungl, and EPS, because Lee does not teach the use of a loyalty program linked to both an application-specific value account and a general value account on a single card.

Because claims 1, 18, 25, 37, and 45 are believed to be allowable, claims 3-17, 19-24, 26-35, 38-42, 44, and 46-48 are also believed to be allowable as they depend on claims 1, 18, 25, 37, and 45. Therefore, it is respectfully requested that the rejection of claims 1, 3-35, 37-42, and 44-48 be withdrawn.

**Rejection of Claims 36 and 43 under 35 U.S.C. § 103(a)**

Claims 36 and 43 stand rejected under 35 U.S.C. § 103(a) as unpatentable over Carlisle, in view of Derksen, Gungl, EPS, and Lee, and further in view of Taskett. This rejection is respectfully traversed. As discussed above, it is believed that independent claims 25 and 37 are allowable over the cited art. Because independent claims 25 and 37 are believed to be allowable, the undersigned representative submits that dependent claims 36 and 43 are also allowable. Therefore, it is respectfully requested that the rejection of claims 36 and 43 be withdrawn.

**CONCLUSION**

The undersigned representative respectfully submits that this application is in condition for allowance, and such disposition is earnestly solicited. If the Examiner believes that the prosecution might be advanced by discussing the application with the undersigned representative, in person or over the telephone, we welcome the opportunity to do so. In addition, if any additional fees are required in connection with the filing of this response, the Commissioner is hereby authorized to charge the same to Deposit Account No. 504402.

Respectfully submitted,

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